

Medical Reimbursement Plan (MedFlex)

If you are a participant in the MDOT Cafeteria Plan, you can set aside up to \$2,500 annually to be used for unreimbursed medical expenses.

- This is a good way to reduce your state and federal income taxes and increase your take home pay.
- The amount set aside each payroll period is deducted before taxes, therefore reducing your taxes.
- You may be reimbursed for expenses for yourself, spouse and dependent(s).
- You may set aside as little as \$10.00/month or as much as \$208.32/month. This figure needs to be based on a conservative estimate of how much you think your unreimbursed medical expenses will be for the year.
- The total amount set aside for the year can be used the first day of the plan participation.
- Eligible expenses are qualified medical/dental expenses that are not eligible for reimbursement from any other source such as health, dental and other type insurance plans.

Following are examples of some unreimbursed medical expenses eligible for reimbursement:

- Medical insurance deductible (currently \$1,000.00 for Select coverage)
- Unreimbursed medical expenses (the amount not paid by your health insurance provider)
- Prescription drugs and medicines
- Physician fees (unreimbursed amounts)
- Dental fees (not paid for by dental insurance)
- Optometrist fees (unreimbursed amounts)
- Eyeglasses
- Hearing aids and batteries
- Insulin
- Ambulance

Following are types of documentation required by the IRS to support a claim for Medical Reimbursement:

- Employees with Medical Reimbursement Debit Cards may be asked to submit receipts for services and/or purchases to Glynn Griffing & Associates. [Understanding how your debit card works.](#)

Otherwise

- A copy of the *Estimate of Benefits* from the insurance company must be submitted for medical claims.
- Drug co-pay receipts or copies from the drug store must be submitted.
- Copies of bills from Eye Care providers
- Receipts for Contact Lens cleaner solutions
- Itemized bills from Dentists if you don't have dental insurance or copies of the *Explanation of Benefits* if you do have Dental Insurance.

The IRS will not allow claims with generic receipts without dates of service and charges, copies of cancelled checks, or statements which have a "balance forward" or "previous balance" since charges must be incurred during the current plan year, not when you are billed or when you pay.

You have 90 days after the end of the year to make claims for medical expenses incurred during the participant year.

For more information regarding the Medical Reimbursement Plan (MedFlex), utilize the contact information below. Reimbursement request forms may be found by visiting the Glynn Griffing & Associates website.

Contact Information

Glynn Griffing & Associates
Website

1-800-326-4885
www.glynn.info